Equipment Breakdown Insurance



Business and commercial property owners should take advantage of equipment breakdown insurance coverage.

An integral part of property package policies, Equipment Breakdown (EB) insurance provides coverage for equipment owned, leased, operated or controlled by the insured which is normally excluded by property policies.

Equipment covered under EB insurance may include:

- Pressure objects including boilers, hot water storage tanks, and air receivers,
- Mechanical and electrical objects including motors, transformers, and generators,
- Electronic objects including telephone systems, x-ray equipment, computer processing, and fibre optic cables, or
- Production machinery and apparatuses that process, form, cut, shape, grind or convey raw materials, materials in process, waste materials, or finished goods and any equipment forming part of the driving or controlling mechanism for such production machinery or apparatuses.

EB insurance provides coverage for damage to electronic equipment, mechanical equipment, and production machinery.

EB coverage gives you access to Intact Insurance's EB Loss Prevention Consultants who are able to:

- Provide information regarding current boiler and pressure vessel regulations
- Visit your premises to assess risks, and provide Loss Prevention best practices
- · Offer contingency plans to minimize production down time.

Talk to a broker - your best source for information and advice

Interested in learning more about what you can do to protect your business? Visit intact.ca/business-loss-prevention

